



Mitt Romney: Bad for Women

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Introduction

Make no mistake, when it comes to former Massachusetts Gov. Mitt Romney's policies on women's rights, there is little to distinguish the Republican presidential candidate from the more radical elements of his party. The many examples of waffling by Gov. Romney are nothing more than attempts to obfuscate his true positions and claim that he is a moderate regarding social issues when he most certainly is not. Here's the real truth about Gov. Romney's anti-woman agenda: Whether we're talking about women's health, reproductive rights, or economic independence, he would take women backward.

Mitt Romney: Bad for women's health

Women's health has been under constant siege since Republicans overtook the House of Representatives and state governments in the 2010 midterm elections. The Republican record includes the all-male congressional panel debating insurance coverage for contraception, 33 attempts to repeal the health reform law and all of its benefits for women, vaginal probes in Virginia, and efforts to defund Planned Parenthood clinics around the country. Throughout the course of the Republican primary and into the general election, Gov. Romney has made it clear that he's happy to lead this charge.

Romney would repeal Obamacare and its critical protections for women's health

If elected president, perhaps the most damaging thing Gov. Romney could do to women's health is repeal the Affordable Care Act, which Gov. Romney vows to do "on Day One" of his presidency.¹

Why is this important to women's health? Due largely to the high cost of health insurance coverage—especially for women without access to employer-based coverage—19 million American women between the ages of 18 and 64 were uninsured in 2011.² And women of color comprise 36.3 percent of women in the United States, but disproportio-

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tionately make up 53.2 percent of uninsured women.³ Uninsured women typically receive lower-quality care when they enter the health system, and they generally have poorer health outcomes than insured women.

Moreover, whether insured or not, women tend to have higher out-of-pocket costs than men: Women of reproductive age spend 68 percent more than men on health care expenses.⁴ And more than half of American women report delaying needed medical care because of cost,⁵ while one-third of women report giving up basic necessities such as food, heat, or rent to pay for health care expenses.⁶ (see Figure 1)

Women without employer-based insurance coverage have it particularly hard in the so-called individual health insurance market, which discriminates against women in numerous ways and which Gov. Romney wants to maintain. Women are often charged much more for their health insurance coverage solely because of their gender, a practice known as gender rating. In fact, women currently pay \$1 billion more than men each year in health insurance premiums in the individual market for the same benefit.⁷

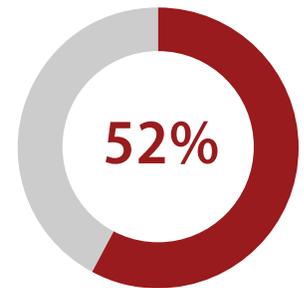
While these women pay more, they get less. Many insurance plans in the individual market do not meet their basic needs. For instance, only 12 percent of individual plans cover maternity care—care that only women need—and even then those plans may impose long waiting periods and high deductibles that make the coverage meaningless.⁸ Insurers also routinely deny women coverage for gender-related pre-existing conditions such as breast cancer, a Cesarean section, domestic violence, or sexual assault.⁹

Obamacare remedies sex discrimination in the insurance market by requiring coverage for maternity care, prohibiting gender rating, and eliminating pre-existing condition exclusions.¹⁰ Obamacare also makes health care more affordable by guaranteeing no-cost coverage for recommended preventive services such as mammograms, Pap smears, well-baby care, contraception, gestational diabetes screening, lactation supports, and much more.¹¹ Approximately 47 million women will have access to women's preventive services without cost-sharing under the Affordable Care Act, including 5.1 million African American, 4.9 million Latina, 2.5 Asian American, 300,000 American Indian, and 800,000 other American women.¹²

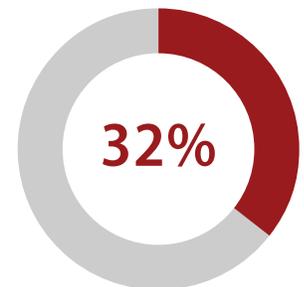
Women also benefit from other financial protections in Obamacare because they use the health care system more for their own needs and for those of their families. The health reform law makes insurance more affordable by providing tax credits to those who need help paying their premiums and by expanding eligibility for Medicaid. Women of color will benefit in particular from expanded insurance coverage as they face disproportionately high rates of a range of health conditions, including heart disease, hypertension, obesity, certain forms of cancer, and diabetes.¹³ In addition, recent studies of Medicaid expansions have been shown to significantly bring down mortality rates, especially for nonwhite enrollees.¹⁴

FIGURE 1
Women report their health care decisions are affected by cost

The percentage of women who report delaying needed medical care because of cost



The percentage of women who report giving up basic necessities to pay for health care expenses



Source: Sheila D. Rustgi, Michelle M. Doty, and Sara R. Collins, "Women at Risk: Why Many Women Are Forgoing Needed Health Care" (New York: Commonwealth Fund, 2009)

Obamacare established a number of other financial protections. Insurers must send rebates to enrollees if the company spends less than 80 percent of premiums of paying for health care services. The law has eliminated lifetime caps on coverage and is phasing out annual caps. Nearly 40 million women, especially those with chronic conditions, have already benefited from the ban on lifetime limits. And new health insurance plans will have to cap co-pays and deductibles, which will help reduce the amount women pay in out-of-pocket expenses.¹⁵

Finally, Obamacare gives women peace of mind. Plans can no longer kick someone off when they get sick or because they made an honest mistake in their application. Children can no longer be denied coverage for a childhood illness. And young adults can stay on their parents' plans until age 26.¹⁶

Gov. Romney wants to take these benefits away. In addition to promising to repeal Obamacare, he has endorsed the proposed Republican budget put forth by the budget committee chairman in the House of Representatives, Paul Ryan (R-WI).¹⁷ Not only did he endorse Ryan's budget, he then named Rep. Ryan as his running mate. The Ryan budget dismantles the Affordable Care Act in a number of ways¹⁸ and would:

- Eliminate the ban on pre-existing condition exclusions
- Scrap the requirement that insurers allow young people to stay on their parents' plans until age 26
- End regulations that prohibit lifetime caps on coverage
- Do away with health insurance premium subsidies for low-income Americans
- Torpedo the guarantee for no-cost preventive services such as well-woman care, childhood vaccinations, and flu shots

This is no way to help women improve health care for themselves and their families, yet Gov. Romney is fully supportive of the Ryan budget.

Romney would erode access to contraception and threaten its legality

Gov. Romney says he does not oppose contraception.¹⁹ Yet he has supported a state constitutional amendment, known as a personhood amendment, that defines life as beginning at conception.²⁰ This is at odds with the medical community, which defines pregnancy as beginning with the implantation of a fertilized egg in a woman's uterine lining, which occurs at least three days after conception. Such an amendment could outlaw any form of contraception that is believed by some to interfere with the implantation process, such as the birth control pill or some forms of intrauterine devices, or IUDs.

Gov. Romney also refers to emergency contraceptives as "abortive pills,"²¹ even though they can only prevent pregnancy and will not work if a woman is already pregnant. And

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when he was governor of Massachusetts, he vetoed legislation that required hospitals to offer emergency contraception to rape victims and that made emergency contraceptives available over the counter without a prescription in his state.²²

Finally, he has said that he disagrees with the Supreme Court decision in *Griswold v. Connecticut*, which recognized the constitutional right to privacy and the right of married couples to use contraception.²³ Instead, he questioned whether it should be a federal right, arguing that he would support returning the issue to the states. In other words, whether a woman has the right to obtain and use contraception would depend on where she lives.

Gov. Romney would also make it harder for low-income women and women of color to access affordable birth control. He was the only Republican presidential primary candidate to propose completely eliminating the Title X national family planning program—because, according to him, it is not “essential” and because it benefits organizations such as Planned Parenthood, which provides abortion care with nonfederal funds.²⁴ However, this would cut off family planning services to over 5 million people each year,²⁵ 20 percent of whom are black and 29 percent of whom are Latina.²⁶ Many of Gov. Romney’s conservative colleagues have taken a hard line in their efforts to defund Planned Parenthood as part of their antiabortion strategy—and many have also voted to defund Title X, including his vice presidential pick, Rep. Paul Ryan—but few have openly advocated that the Title X program be completely eliminated.

Moreover, when asked how he would cut the federal budget deficit, Gov. Romney’s response included that he would “get rid of” Planned Parenthood.²⁷ Leaving aside the demonstrably negligible effect this would have on overall government spending, the safety net provided by Planned Parenthood is essential for millions of women in this country who rely on the clinic’s services for cancer screenings, treatment for sexually transmitted infections, and prenatal care, in addition to affordable contraception. This would be particularly devastating to women of color, who face a host of reproductive health disparities including sexually transmitted infections, poor birth outcomes, maternal mortality, unintended pregnancy, abortion, and HIV/AIDS.²⁸

Finally, Gov. Romney pledges to restore and strengthen the so-called Bush conscience rule, which would permit health care providers and entities to refuse to provide or cover health care services that they find morally objectionable.²⁹ This rule was an expansive reading by the George W. Bush administration of legal provisions that only enabled health care workers and entities such as hospitals and health maintenance organizations to object to performing, counseling, referring for, or covering abortion. But President Bush broadly interpreted the law to apply to any health care service, including contraception, end-of-life care, HIV treatments, and many others, and extended it beyond doctors, nurses, and pharmacists to candy strippers, janitors, ambulance drivers, and health insurance claims officers, to name just a few examples. If elected, Gov. Romney would reinstate this overreaching regulation.

Gov. Romney also supported the failed Blunt Amendment,³⁰ which would have undermined an Obama administration regulation that requires health insurance plans to cover contraception with no cost-sharing, such as co-pays or deductibles. The amendment, named after Sen. Roy Blunt (R-MO), would allow employers and insurers to refuse to cover any health care service, including but not limited to contraception, that they find objectionable for moral or religious reasons.

Romney would support efforts to outlaw abortion

Gov. Romney has called *Roe v. Wade*, the case that established a constitutional right to abortion, “one of the darkest moments in Supreme Court history.”³¹ As with contraception, he supports letting the states decide whether abortion should be legal. He also has said he “absolutely” would support a state constitutional amendment to define life as beginning at conception. And vice presidential candidate Paul Ryan has sponsored a similar federal measure in Congress.³² These would outlaw abortion under all circumstances with no exceptions. Such a law might also interfere with the treatment of ectopic pregnancies, with some fertility treatments, and with some methods of contraception, as described above.

Romney: Bad for women’s economic security

Gov. Romney says that, “The women that I speak with, and the women that my wife speaks with, tell her that their number one issue is the economy.”³³ His campaign claims to have “provided an unprecedented level of detail during the course of the campaign,”³⁴ yet the candidate himself has been largely silent on how his policies would support women’s economic security or that of their families.³⁵ An analysis of his platform indicates that a Romney administration would not spur job creation and would force women and their families, including both those who work in the paid labor force and those who do not, to pick up the tab for a basket of policies that benefits only a privileged few.

As outlined by our economic policy colleagues, Gov. Romney’s approach to economics is misguided and based on an erroneous understanding of how the economy works.³⁶ If elected, Gov. Romney’s economic plans would hamper economic recovery and growth and would plunge our nation into another recession while only benefiting the wealthiest citizens, including himself. He has shown time and time again that he is not in favor of supporting the lives and choices of the majority of American women. Instead of advocating for policies that would help women and their families, he has instead chosen to ignore the needs of most and to advance an agenda that would attack the most vulnerable, notably older and poor women.

Women’s earnings are important to their families’ economic security now more than ever: Women make up half of all workers on U.S. payrolls,³⁷ and approximately two-thirds

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of mothers are their family's breadwinner or share that responsibility with a partner.³⁸ Women of color especially experience significant levels of economic insecurity, as black and Latina women are disproportionately unemployed. While in the first quarter of 2012, 7.2 percent of white women were unemployed, 13.3 percent of black women and 11.4 percent of Latinas were unemployed. Also, black and Latino households are more likely to live in poverty—26.0 percent black and 35.6 percent Latino compared to 11.1 percent white—and black and Latina women are more likely to be single breadwinners living in poverty—41.0 percent black and 44.5 percent Latina compared to 31.2 percent white.³⁹

And yet nowhere in the 160 pages of “Believe in America: Mitt Romney’s Plan for Jobs and Economic Growth” does the candidate directly speak to the economic concerns of women.⁴⁰ And none of his 59 proposals to create jobs specifically addresses women’s employment. In fact, the word “women” only appears twice in the entire document—and that is in the section written by former chief executive of eBay Inc., Meg Whitman. Just two mentions in 160 pages is no accident, as is amply demonstrated below.

Romney would cut jobs in the women-dominated public sector

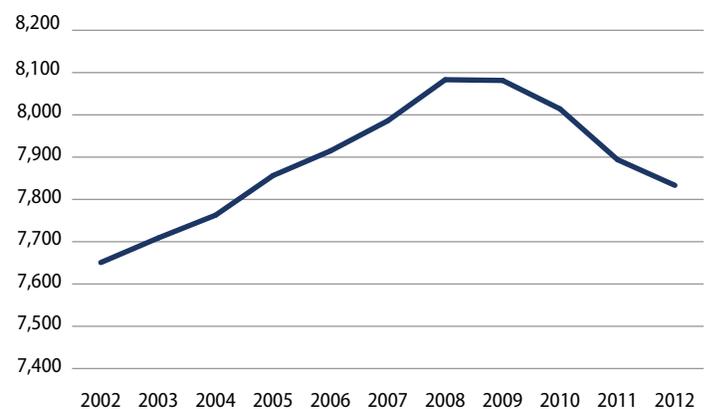
One issue that Gov. Romney has been vocal about is his desire to eliminate jobs in the public sector—a move that would disproportionately harm women. He has criticized President Barack Obama for saying that we need to hire more firefighters, police officers, and teachers,⁴¹ while a surrogate for his campaign claimed that “as the population goes down, you need fewer teachers ... If there’s fewer kids in the classrooms, the taxpayers really do want to hear there will be fewer teachers.”⁴²

But our population is not going down in size. The number of school-aged children has increased by half a million since 2008 and is expected to grow by another 1.8 million in the next four years.⁴³ More than three-quarters of public school teachers are women.⁴⁴ Already women have lost more than 4 public sector jobs for every 10 that were gained in the private sector,⁴⁵ and about 70 percent of public sector job losses were to women.⁴⁶ If public-sector jobs had grown at their historic rate—instead of shrinking drastically due to budget cuts—we would expect to have an unemployment rate that was a full percentage point lower.⁴⁷

Recent analysis by the Economic Policy Institute estimates that the 1.1 million jobs cut in the public sector have resulted in an additional 751,000 jobs

FIGURE 2
Romney is okay with downsizing female-dominated teaching jobs

Public sector employees in education, 2002–2012



Source: Bureau of Labor Statistics Employment, Hours, and Earnings from the Current Employment Statistics survey

lost in the private sector.⁴⁸ This is because when teachers and police officers and firefighters are laid off, they have less money to spend in their local economies, which leads to lower demand for private-sector workers. All of this adds up to a need for more public investment, not less. (see Figure 2 on previous page)

Romney would do nothing to improve women's wages

In addition to wanting to eliminate jobs that are predominately held by women, Gov. Romney includes nothing in his economic plan about policies that would help promote women's employment in terms of helping them find jobs if they are unemployed, keep the jobs they already have, or earn a paycheck on which they can support themselves and their families.

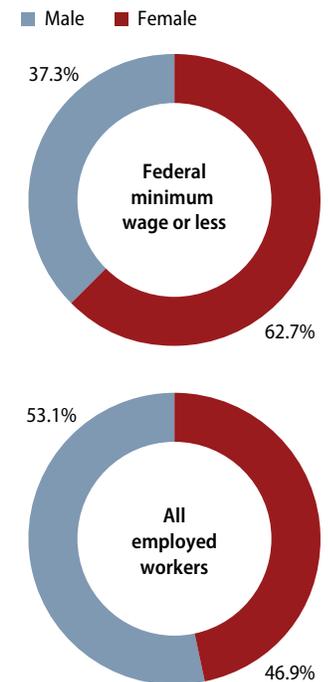
Gov. Romney claims that “over- and mis-regulation” are some of the primary causes of our nation's current economic troubles.⁴⁹ He enlisted Andy Puzder, chief executive of private-equity owned CKE Restaurants, Inc. (which includes the Hardee's and Carl's Jr. restaurant chains), to help make the case why business regulation impedes job growth.⁵⁰ Yet a closer look at the restaurant industry—where many private equity firms, including Gov. Romney's former firm Bain Capital, invest because of the opportunities to cut costs and to borrow heavily on restaurants' steady cash flow—shows how it is actually a lack of job-protecting regulations that causes problems for workers, especially women. Gov. Romney may pay lip service to the wait staff serving food and drinks to the donors who pay thousands of dollars to attend his fundraisers, but in the end his policies do nothing to protect them—and, in fact, he would make their lives considerably worse.⁵¹

Take, for example, the minimum wage, which currently stands at \$7.25 per hour for most workers (with the previous increase approved in 2007),⁵² and \$2.13 per hour for tipped employees, which includes many restaurant workers and has not been increased since 1991.⁵³ In January 2012 Gov. Romney said he was in favor of indexing the minimum wage to inflation,⁵⁴ but in March he recanted, saying there was no reason to raise the minimum wage now.⁵⁵ The 2.5 million women earning the minimum wage or less today would likely disagree with him.⁵⁶ In fact, 63 percent of minimum wage workers are women,⁵⁷ as are 66 percent of workers earning the tipped minimum wage of \$2.13 per hour.⁵⁸ (see Figure 3)

Gov. Romney also waffles on the need for pay equity. While initially silent on the issue, the Romney campaign now states that he “supports pay equity and is not looking to change current law.”⁵⁹ The current law in question is the Lily Ledbetter Act, the first bill signed into law by President Obama, which made it easier for women to seek restitution if they find that they have been victims of pay discrimination. Gov. Romney, however, refuses to articulate a position on the Paycheck Fairness Act, which would close loopholes in existing pay equity laws and would empower women by enabling them to better determine their market value and negotiate on their own behalf.⁶⁰

FIGURE 3
Romney is okay with keeping women's wages deflated

Federal minimum wage, male and female percentages, 2011



Source: Calculations using CEPR Uniform Extracts of Current Population Survey Outgoing Rotation Group data for 2011

In 2010, the latest year for which data are available, the average full-time working woman earned only 77 cents to the average full-time working man's dollar.⁶¹ And while women overall earn 77 percent of what men earn, the gap is wider for black and Latina women, who earn 69.5 percent and 60.5 percent of what their white male counterparts earn.⁶² In addition, women earn less than men within all racial and ethnic groups. In 2010 while white women earned 78.1 percent compared to white men, Latinas earned 91.3 percent compared to Latinos, African American women earned 89.8 percent of what black men earned, and Asian American women earned 79.7 percent of what Asian men earned. The more narrow gender wage gap between African Americans and Latinos can be explained, in part, by the fact that people of color's wages tend to be lower overall.⁶³

The pay gap has narrowed over the past generation, as it stood at about 59 cents to the dollar in 1975, but progress has stalled in recent years.⁶⁴ CKE CEO Andy Puzder may bemoan regulations in the food service industry, but those regulations have not shrunk the annual gender wage gap for servers, which is even larger than the overall pay gap. The average full-time, year-round female server only earns about 68 cents to her male counterpart's dollar.⁶⁵

The Lily Ledbetter Act can only help women sue their employer if they find they are being discriminated against—the law does nothing to help stop that discrimination in the first place. Yet Gov. Romney remains unwilling to talk about the legislation that would get to the root of the problem. His silence speaks volumes, but his actions are even louder. His campaign has enlisted Republican congresswomen, who voted against both the Lily Ledbetter Act and the Paycheck Fairness Act, among them Reps. Mary Bono Mack (R-CA), Cathy McMorris Rodgers (R-WA), and Cynthia Lummis (R-WY), to attack President Obama on his record with women.⁶⁶

Romney would continue to deny women paid sick days and family and medical leave

Pay equity is not the only issue affecting women workers that Gov. Romney chooses not to address. The Healthy Families Act,⁶⁷ which would allow workers to earn up to seven paid sick days per year, has been endorsed by President Obama.⁶⁸ But once again, Gov. Romney refuses to comment on his position, in spite of the issue's importance. When 40 percent of private-sector workers and 80 percent of low-wage workers do not have access to a single paid sick day that would allow them to recover from a short-term illness or to provide care for a family member, his silence is disconcerting.⁶⁹ Given his general distaste for regulations, there is little reason to believe that he would be supportive of this important legislation. (see Figure 4 on following page)

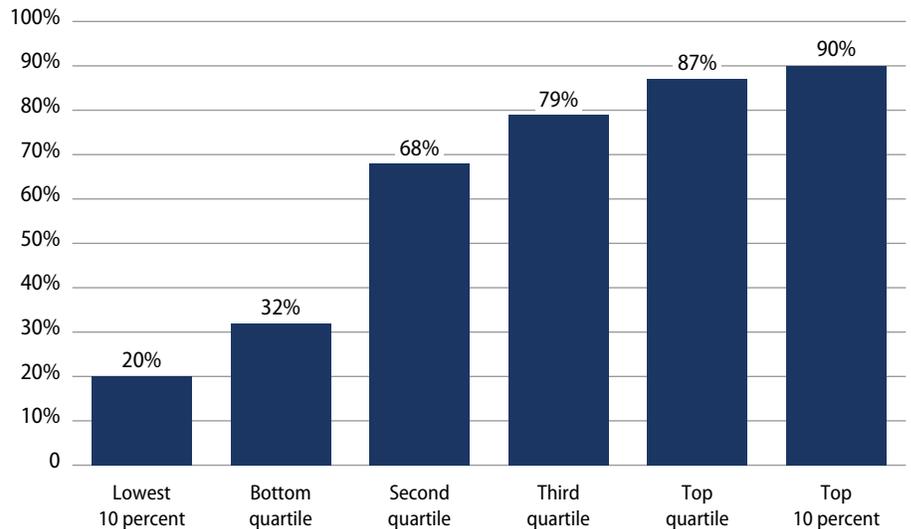
Female-dominated industries are the least likely to offer paid sick days,⁷⁰ in spite of the fact that women are the most likely to need to miss work to care for a sick child, partner, or parent.⁷¹

Ninety percent of restaurant workers, for instance, do not have access to paid sick days.⁷² It should not be shocking then that 70 percent of women (and 67 percent of men) in the restaurant industry report having to cook, prepare, or serve food while sick.⁷³ This lack of regulation helps no one—not businesses, not workers, and certainly not customers. Yet the Romney campaign and surrogates such as Puzder would have us believe that more regulations are bad for business, even though more regulations would result in a healthier and more productive workforce.

The United States is the only industrialized nation that does not have a federal policy providing paid leave to working parents after the arrival of a new child.⁷⁴ Our nation also is one of only a handful that does not provide paid leave to care for an ailing family member. The Family and Medical Leave Act of 1993 provides unpaid, job-protected leave to care for a new child or a seriously ill family member, or to recover from a work-limiting illness or injury,⁷⁵ but only about half of the workforce qualifies for

FIGURE 4
Romney is okay with sick pay only for the affluent in the United States

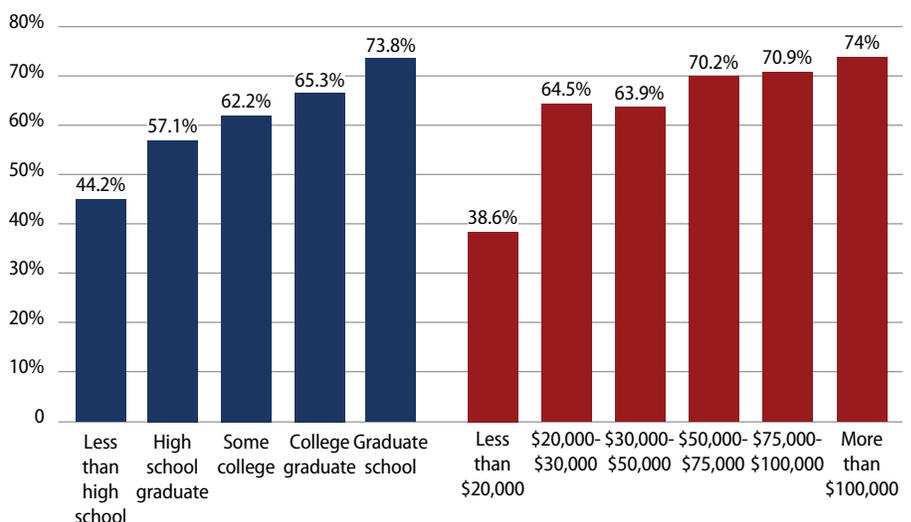
Percent of workers with access to paid sick days by income, 2012



Source: Employee Benefits in the US - March 2012, Bureau of Labor Statistics, Table 6

FIGURE 5
Romney is okay with denying family leave to working-class women in the United States⁷⁶

Percent of employees who are eligible and covered under the Family and Medical Leave Act, 2010



Source: Department of Labor. 2000. Table A2-3.4 Coverage Under FMLA Within Demographic Groups: 2000 Survey. Washington.

the leave provided through this law,⁷⁷ and nearly 80 percent of those who need the leave are unable to take it because it is unpaid.⁷⁸ (see Figure 5 on previous page)

Gov. Romney once again refrains from commenting on policy solutions that would benefit working women, though given his general antiregulatory stance, it is not difficult to make an educated guess as to what his position would be.

Romney would raise taxes on working women to pay for tax cuts for the wealthy

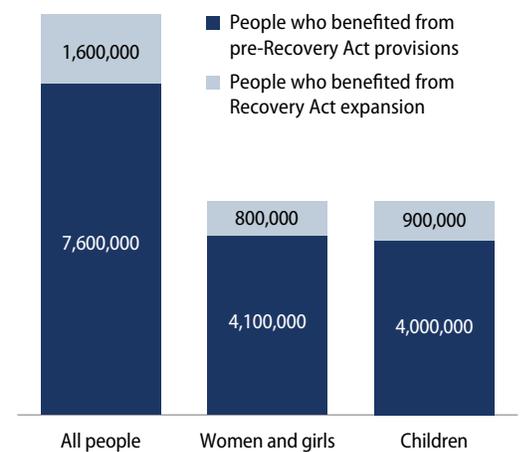
Gov. Romney provides few specifics about his proposed policies on the campaign trail and holds true to this obfuscation by promising even more tax breaks to the wealthy without explaining how he would pay for them. But the consequences are easy to predict: In addition to doing nothing to spur job creation and likely pushing our nation into another recession, these tax cuts would necessarily have to be paid for out of the pockets of working women and their families.⁷⁹

There is no way to cut taxes by as much as Romney has proposed—\$4.9 trillion on top of the cost of extending the Bush tax cuts—without at least one of the following two consequences: Taxes would go up for most middle class and low income families, or public services would be drastically cut. Most likely, Gov. Romney’s tax plan would necessitate a combination of the two.

If Gov. Romney were allowed to do everything he has promised—cutting taxes, capping federal spending, increasing defense spending, and balancing the budget—it would necessitate cutting \$9.6 trillion from the budgets of current programs.⁸⁰ There is no way to achieve this without attacking domestic agencies that serve the common good such as the Food and Drug Administration, the National Park Service, the Federal Aviation Administration, and the Centers for Disease Control. While health research and food safety benefit all Americans regardless of income, the wealthy can buy their way out of the reach of these disastrous cuts, leaving the middle class behind to deal with the fallout and a lower quality of life.

If elected, Gov. Romney would extend the Bush tax cuts “indefinitely”⁸¹ and then pile an additional \$4.9 trillion in tax cuts on top, while allowing the expansions of the earned income tax credit and the child tax credit enacted by President Obama to expire. The child tax credit reduces the tax liability for families with children and provides a refundable credit to families who owe no taxes. Although the refundable portion is usually only accessible by low-wage workers who owe no taxes, it reduces taxes for all families with children regardless of

FIGURE 6
Romney is okay with casting working women back into poverty
Number of people with incomes above the poverty line because of the child tax credit and earned income tax credit, 2010



Sources: Arloc Sherman, “Tax Credits for Working Families Help Women Now and Later.” (Washington: Center on Budget and Policy Priorities, March 30, 2012); Jimmy Charite, Indivar Dutta-Gupta, and Chuck Marr, “Studies Show Earned Income Tax Credit Encourages Work and Success in School and Reduces Poverty.” (Washington: Center on Budget and Policy Priorities, June 26, 2012)

income. The earned income tax credit, in contrast, provides a break to low and moderate-income workers and their families.

The child tax credit and the earned income tax credit have been shown to encourage work⁸² and reduce poverty rates,⁸³ while improving children's school achievement⁸⁴ and likely boosting those children's future earnings once they reach adulthood.⁸⁵ President Obama's expansion of the child tax credit and the earned income tax credit lifted an additional 1.6 million people above the poverty line,⁸⁶ including more than 800,000 women and girls, in 2010.⁸⁷ Under a Romney administration, those women and daughters would be thrust back into poverty, while millionaires enjoyed a tax break. (see Figure 6 on previous page)

Romney's policies would hurt the most vulnerable women

Gov. Romney and his campaign mostly avoid talking about policies that would help women and their families, but there is ample evidence that what he proposes would hurt them. Specifically, his proposed policies would go after the most vulnerable women—those who are elderly and those living in poverty.

In addition to his desire to extend tax cuts to the wealthiest Americans, Gov. Romney has also pledged to reduce the deficit through draconian measures, to cap federal spending regardless of people's needs, and to drastically and unnecessarily increase military spending.⁸⁸ This all has to be paid for somehow, and if he truly does not intend to raise taxes on the wealthy, it would necessitate severe cuts to Social Security, Medicare, and Medicaid.⁸⁹

Gov. Romney has presented two specific proposals to change Social Security as we now know it—increasing the retirement age and slowing the benefit growth rate for higher income earners.⁹⁰ No details are presented, but if his plan mirrors the "Social Security Solvency and Sustainability Act"⁹¹ introduced by Sens. Lindsey Graham (R-SC), Rand Paul (R-KY), and Mike Lee (R-UT), then seniors are headed for trouble.⁹² And women will feel the brunt of it because they make up 60 percent of all Social Security recipients.⁹³

Raising the retirement age from 67 to 70, as has been proposed by Republicans, would not actually result in cost savings. While women live longer than men on average, this does not mean that they are necessarily physically able to work longer. Increasing the retirement age leads to increases in the number of workers who apply and qualify for Social Security disability benefits when they can no longer work, rather than aging into regular retirement benefits.⁹⁴ We saw this happen when the retirement age was raised from 65 to 67, and the effect was stronger for women than for men.⁹⁵

Proposed cuts to benefits also hit women harder than men, both because women tend to live longer and because women are more likely to rely solely on Social Security income

in their senior years.⁹⁶ Women are both less likely to have pension income other than through Social Security and tend to receive lower payments from any retirement source due to the fact that they earn less during their working years.⁹⁷ (see Figure 7)

The Republican plan for Social Security would not impact the benefits of the lowest earners because their benefits would remain the same, but it would cut retirement funds for middle earners. According to the Office of the Chief Actuary at Social Security, a worker earning \$45,000 per year today who retired in 2050 would receive nearly a third less in benefits under the proposed changes than they would under the current formula.⁹⁸ By the time they reached age 95—not an unreasonable assumption for women—their benefits would be reduced by nearly 40 percent compared to what they would be if no changes were enacted.

One potential solution to Social Security’s problems that Gov. Romney roundly refuses to consider would be to raise the payroll tax cap on Social Security. In 2011 Social Security payroll taxes were only paid on wages up to a maximum of \$106,800, with any income over that amount being exempt.⁹⁹ While only about 5 percent of workers had wages above the taxable amount,¹⁰⁰ the Social Security’s Office of the Chief Actuary estimates that eliminating the tax cap would close virtually the entire projected funding gap.¹⁰¹ More than 70 percent of voters support extending the Social Security payroll tax to wages above the current maximum, but Gov. Romney does not.¹⁰²

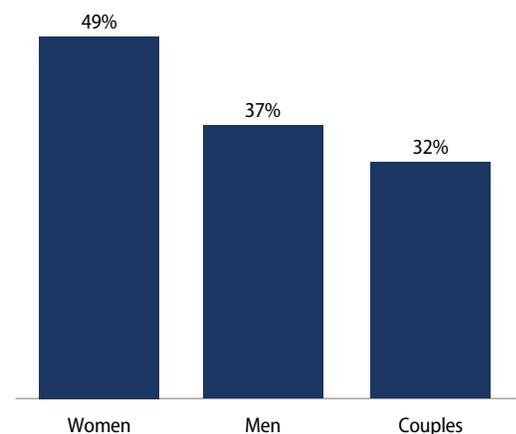
Even if Social Security and Medicare were exempted from cuts, other entitlement and discretionary programs would face severe budget cuts in order to pay for Gov. Romney’s tax cuts for the wealthy. In order to achieve all the goals he has set out—extending the Bush tax cuts and expanding defense spending, while capping federal spending and reducing the deficit—everything else would have to be cut by over 30 percent in 2016.¹⁰³ This would include massive cuts to Medicaid, the Child Health Insurance Program, Supplemental Security Income, the Supplemental Nutrition Assistance Program, and programs for veterans. For a closer look at how a Romney administration would negatively impact the social safety net, see our colleagues’ report on plans to savage antipoverty programs in our nation.¹⁰⁴

Romney would require low-income mothers to work but deny them child care assistance

Despite recently defending his stay-at-home wife by saying that “all moms are working moms,” Gov. Romney has long said that low-income women with children should work outside the home. In his book, *No Apology: The Case for American Greatness*, he said he supported low-income women working because nonworking parents produce “indolent

FIGURE 7
Romney is okay with reducing the benefits of women, who rely more heavily on Social Security

Social Security benefits as a percentage of income, 2010



Source: Social Security Administration. “Social Security Is Important to Women.” January 2012.

and unproductive children.”¹⁰⁵ But on the campaign trail, he said it was so they could experience what he calls “the dignity of work.”¹⁰⁶

While campaigning in New Hampshire in January 2012, he spoke about the Massachusetts’ welfare program he was in charge of when governor:

I wanted to increase the work requirement. I said, for instance, that even if you have a child 2 years of age, you need to go to work. And people said, “Well that’s heartless.” And I said, “No, no, I’m willing to spend more giving day care to allow those parents to go back to work. It’ll cost the state more providing that daycare, but I want the individuals to have the dignity of work.”¹⁰⁷

Either way, this would mean women who move from assistance to work would need to spend money to obtain adequate child care. Yet Gov. Romney’s own budget priorities stand in stark contrast to his stated commitment to expand child care to enable poor mothers to enter the workforce. Not only did he endorse the extreme House budget presented by Rep. Ryan, which slashes safety net and human needs programs in favor of tax breaks for millionaires, but Gov. Romney also takes it one step further, promising to cap spending, cut taxes, balance the budget, and increase defense spending.¹⁰⁸ This unfeasible combination would cut \$1.7 trillion from the area of the budget that funds child care and other programs through 2022, bringing spending on such programs to 1.6 percent of gross domestic product—a level not seen in the past 50 years.¹⁰⁹

The Child Care and Development Block Grant helps low-income families with children under 13 years of age pay for the child care they need in order to work or obtain job training and education. This child care assistance currently serves more than 1.7 million children and nearly 1 million families each month by providing families with a voucher or subsidy with which to purchase quality child care from approved providers.¹¹⁰ People of color make up more than two-thirds of the families receiving this aid: In 2010, 44 percent were African American, 20 percent Latino (regardless of race), 3 percent multiracial, 2 percent Native Hawaiian or Pacific, and 1 percent Native American or Alaska Native.¹¹¹ Families receiving child care support may be low-income, receiving Temporary Assistance for Needy Families benefits, or transitioning from that aid program to the workforce. States have the ability to determine the income eligibility levels for child care assistance.

The American Reinvestment and Recovery Act of 2009 provided states with additional funding for child care, but now that funding is running out. As a result of this and persistent state budget shortfalls, many states are already cutting back on child care funding, leaving low-income families and children worse off.¹¹²

Without the peace of mind that comes with access to high quality, affordable child care, many women stay home to ensure their children are well cared for, rather than pursuing work outside the home or furthering their education. Child care assistance removes a major barrier to work and training for women in such circumstances.

A Romney presidency would leave the women and their families who are struggling to get out of poverty to fend for themselves. Cutting funding for child care would mean families would have to choose between providing quality care for their children or obtaining the job or training they need to rise out of poverty. The Half in Ten antipoverty campaign, a joint project of the Center for American Progress Action Fund, the Coalition on Human Needs, and the Leadership Conference on Civil and Human Rights, has a collection of personal stories from families around the country that reflect this reality. (see box)

The value of child care vouchers for Debra of West Fork, Arkansas

To leave her job as an unskilled factory worker and train for a career that offered a brighter future, Debra needed help paying for child care. That assistance made it a little easier for the divorced mother of four to attend nursing school.

As a nurse, Debra was able to end her reliance on supplemental nutrition assistance, provide for her family, and watch her children grow into productive, caring adults. With the vouchers, “that money that I would have been paying for a babysitter went a long way,” she said. “You could pay your utility bill, you could buy your gas. It was just one less thing that you had to worry about, and that was great.”

Debra tells women not to feel bad if they have to use services such as child care vouchers “because it doesn’t mean you’re going to do this forever. It’s just until you get on your feet. Any kind of help single moms can get is important, and good child care is a major concern,” she said. “If you have a happy child, that makes a big difference.”¹¹³

For more stories on how programs such as child care are making a difference in the lives of millions of Americans nationwide, visit <http://halfinten.org/stories>.

Conclusion

Women have made great strides in our country over the past few decades, but that progress cannot be taken for granted. The hard-fought victories for women’s rights are under constant attack from a reactionary segment of our society that genuinely would like women to return to their traditional roles of wife and mother only.

While Gov. Romney posed as a moderate when he was governor of liberal Massachusetts, throughout the course of his campaign, he has aligned himself with the most radical elements of his party, making it increasingly clear that he would govern as a hardline conservative if elected president. No one should be reassured by the instances in which he has flip-flopped or remained silent on issues that affect women’s well-being.

You do not have to dig too hard into his record to realize that a President Romney would be very bad for women.

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